

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
Jennifer A. Kwarteng § Case No. 19-06304  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/08/2019. The undersigned trustee was appointed on 04/08/2019.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 9,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 9,500.00

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/16/2019 and the deadline for filing governmental claims was 10/16/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,700.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,700.00, for a total compensation of \$1,700.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$19.35, for total expenses of \$19.35<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/24/2020 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 19-06304 LAH Judge: LaShonda A. Hunt Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Jennifer A. Kwarteng Date Filed (f) or Converted (c): 03/08/2019 (f)  
341(a) Meeting Date: 05/07/2019  
For Period Ending: 06/24/2020 Claims Bar Date: 10/16/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 7535 S Bayfield Dr Tinley Park IL 60487-0000 Cook	157,500.00	0.00		9,500.00	FA
2. 2006 Toyota Highlander Mileage: 187000 Value Per Kbb	1,531.00	0.00		0.00	FA
3. Used Household Goods	500.00	0.00		0.00	FA
4. Used Electronics	250.00	0.00		0.00	FA
5. Used Clothing	500.00	0.00		0.00	FA
6. Wedding Ring, Watch, And Costume Jewelry	500.00	0.00		0.00	FA
7. Chase Checking Account	400.00	0.00		0.00	FA
8. Chase Checking Bank account	5.00	0.00		0.00	FA
9. Harris Bank Checking Account	1,050.00	0.00		0.00	FA
10. Harris Bank Savings Account	62.50	0.00		0.00	FA
11. Harris Bank Savings Account	25.00	0.00		0.00	FA
12. Eno-Bee Inc Business Owns Taxi Medallion 3661	1.00	0.00		0.00	FA
13. Lincoln Financial Group 403(b) retirement account	1.00	0.00		0.00	FA
14. Protective Life Insurance Company Term Life Insurance	1.00	0.00		0.00	FA

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$162,326.50	\$0.00		\$9,500.00	\$0.00
				(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee settled with the Debtor related to her joint owned home, and is collecting payments.

RE PROP # 1 -- The Trustee settled interest in the Real Estate for \$9000 and the debtor is obligated to make payments.

Initial Projected Date of Final Report (TFR): 12/31/2019

Current Projected Date of Final Report (TFR): 03/31/2020

Exhibit A

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-06304  
Case Name: Jennifer A. Kwarteng

Trustee Name: Zane L. Zielinski, Trustee  
Bank Name: Axos Bank  
Account Number/CD#: XXXXXX0444  
Checking

Exhibit B

Taxpayer ID No: XX-XXX4892  
For Period Ending: 06/24/2020

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/17/19	1	BMO Harris Cashier's Check Jennifer Kwarteng	Settlement Funds	1110-000	\$2,000.00		\$2,000.00
11/05/19	1	Jennifer Kwarteng Harris Bank Cashier's Check	Settlement	1110-000	\$1,250.00		\$3,250.00
11/26/19	1	Jennifer Kwarteng BMO Harris Bank cashier's Check	Settlement	1110-000	\$1,250.00		\$4,500.00
12/26/19	1	Jennifer Kwarteng	Settlement	1110-000	\$1,250.00		\$5,750.00
01/21/20	1	Jennifer Kwarteng BMO Harris Bank Cashier's Check	Settlement Funds	1110-000	\$1,250.00		\$7,000.00
02/19/20	1	Jennifer Kwarteng cashier's check	Settlement Funds	1110-000	\$1,250.00		\$8,250.00
03/27/20	1	Jennifer Kwarteng 7535 Bayfield Drive Tinley Park, IL 60487	Settlement Funds	1110-000	\$1,000.00		\$9,250.00
03/27/20	1	Jennifer Kwarteng 7535 Bayfield Drive Tinley Park, IL 60487	Settlement Funds	1110-000	\$250.00		\$9,500.00

COLUMN TOTALS	\$9,500.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$9,500.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$9,500.00	\$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0444 - Checking	\$9,500.00	\$0.00	\$9,500.00
	\$9,500.00	\$0.00	\$9,500.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$9,500.00		
Total Gross Receipts:	\$9,500.00		

Exhibit C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 19-06304

Date: June 24, 2020

Debtor Name: Jennifer A. Kwarteng

Claims Bar Date: 10/16/2019

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee ZANE ZIELINSKI P.C. 6336 NORTH CICERO SUITE 201, CHICAGO, IL 60646	Administrative		\$0.00	\$1,700.00	\$1,700.00
100 2200	Zane L. Zielinski, Trustee ZANE ZIELINSKI P.C. 6336 NORTH CICERO SUITE 201, CHICAGO, IL 60646	Administrative		\$0.00	\$19.35	\$19.35
1 300 7100	Signature Financial Llc Vedder Price P.C., Attn: Mitchell D. Cohen, Esq. 1633 Broadway, 31St Floor New York, Ny 10019	Unsecured		\$179,462.07	\$157,691.63	\$157,691.63
2 300 7100	Capital One N.A. 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$189.00	\$290.08	\$290.08
3 300 7100	Quantum3 Group Llc As Agent For Moma Trust Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$2,644.00	\$2,731.26	\$2,731.26
4 300 7100	Jpmorgan Chase Bank, N.A. S/B/M/T Chase Bank Usa, N.A. C/O Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton, Fl 33487	Unsecured		\$1,921.00	\$1,957.90	\$1,957.90
5 300 7100	Navient Solutions, Llc. On Behalf Of Department Of Education Loan Services Po Box 9635 Wilkes-Barre, Pa 18773-9635	Unsecured		\$24,302.00	\$106,166.05	\$106,166.05
6 300 7100	Capital One, N.A. Capital One, N.A. C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$3,053.00	\$3,141.79	\$3,141.79
7 300 7100	Department Stores National Bank C/O Quantum3 Group Llc Po Box 657 Kirkland, Wa 98083-0657	Unsecured		\$4,009.00	\$4,164.45	\$4,164.45

Exhibit C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 19-06304

Date: June 24, 2020

Debtor Name: Jennifer A. Kwarteng

Claims Bar Date: 10/16/2019

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8 300 7100	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$1,630.00	\$3,427.40	\$3,427.40
9 350 7200	Regional Recovery Services, Inc. P.O. Box 3333 Munster, In 46321	Unsecured	Claim was mailed in. It was received by the court 1 day late but was mailed. No indication or motion filed to deem it timely filed.	\$238.00	\$237.75	\$237.75
Case Totals				\$217,448.07	\$281,527.66	\$281,527.66
Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)						



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 19-06304

Case Name: Jennifer A. Kwarteng

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 9,500.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,700.00	\$ 0.00	\$ 1,700.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 19.35	\$ 0.00	\$ 19.35

Total to be paid for chapter 7 administrative expenses \$ 1,719.35

Remaining Balance \$ 7,780.65

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$279,570.56 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Signature Financial Llc	\$ 157,691.63	\$ 0.00	\$ 4,388.67
2	Capital One N.A.	\$ 290.08	\$ 0.00	\$ 8.07
3	Quantum3 Group Llc As Agent For	\$ 2,731.26	\$ 0.00	\$ 76.01
4	Jpmorgan Chase Bank, N.A.	\$ 1,957.90	\$ 0.00	\$ 54.49
5	Navient Solutions, Llc. On Behalf Of	\$ 106,166.05	\$ 0.00	\$ 2,954.68
6	Capital One, N.A.	\$ 3,141.79	\$ 0.00	\$ 87.44
7	Department Stores National Bank	\$ 4,164.45	\$ 0.00	\$ 115.90
8	Synchrony Bank	\$ 3,427.40	\$ 0.00	\$ 95.39

Total to be paid to timely general unsecured creditors \$ 7,780.65

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$237.75 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9	Regional Recovery Services, Inc.	\$ 237.75	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE